

TENNESSEE GENERAL ASSEMBLY  
FISCAL REVIEW COMMITTEE



**FISCAL NOTE**

**SB 2074 - HB 2851**

February 24, 2022

**SUMMARY OF BILL:** Prohibits insurance providers from denying coverage or varying the premiums, terms, or conditions of coverage for life insurance and long-term care insurance on the basis of an individual's genetic information.

**FISCAL IMPACT:**

**NOT SIGNIFICANT**

Assumption:

- Neither TennCare nor the Benefits Administration group life insurance programs for state employees request genetic information from its members. Therefore, the proposed legislation will have no impact to either and is instead assumed to be codifying an existing practice.

**IMPACT TO COMMERCE:**

**NOT SIGNIFICANT**

Assumptions:

- The provisions of the proposed legislation will not result in any significant impact to jobs or commerce in Tennessee.
- Private insurance companies may experience an increase in clients they are required to cover at a less-elevated premium than prior to the proposed legislation. Therefore, it could be assumed that the lowered premium for certain individuals would be offset by increasing premiums for all covered individuals.

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**CERTIFICATION:**

The information contained herein is true and correct to the best of my knowledge.

A handwritten signature in black ink that reads "Krista Lee Carsner". The signature is written in a cursive, flowing style.

Krista Lee Carsner, Executive Director

/cd